

Monthly insurance policy wording update

# The Word, August 2024

29 August 2024

For our August edition of *The Word* we cover a range of topics of interest from across the insurance sector.

In light of recent events, we take a closer look at the CrowdStrike outage and its impact on the insurance industry. We also consider recent riots in the UK and the implications for insurers.

After a summer of sport, we examine the insurance landscape at the Olympics and what insurers need to consider when covering athletes and events...do some really insure their body parts?

Additionally, we explore how artificial intelligence is putting the 'actuarial defence' to the test and what this means for insurers. We also take a look at the Supreme Court ruling of *Lipton and Another v BA Cityflyer Ltd* and consider how this clarifies the scope of the extraordinary circumstances defence under EU Regulation.

Finally, as the French consider influencers' misconduct (the social advertising type - not the Love Island breakup type...) we also cover their new influencer law and its potential impact on the insurance industry.

We hope you find this edition informative and insightful.

Tim

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